

## THE RISK IS REAL

All it takes is a few inches of water to cause tens of thousands of dollars in damage to your home and its contents. Without flood insurance, you'd have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics, and more. Buying affordable flood insurance lessens your financial burden and makes it faster and easier to repair the damage and make your house a home again.

**DON'T WAIT—  
CALL YOUR INSURANCE AGENT TODAY.**

About 85 insurance companies offer Preferred Risk Policies from the National Flood Insurance Program, and whichever company you use, it's sold at the same price.

Typically, there's a 30 day waiting period from date of purchase before your policy goes into effect, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.



**FEMA**

**FloodSmart.gov/residential  
1-800-427-2419**

## PREFERRED RISK POLICY

Low-cost flood insurance for homeowners and renters.

**A small investment protects  
you from a big problem.**





## PROTECT WHAT MATTERS

Every year, thousands of people learn the hard way that you don't need to live near a river or coastline to face a flood. Floods are the No. 1 natural disaster in the United States, yet only a fraction of homes are financially protected with flood insurance against the cost of flooding.

### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas qualify for the National Flood Insurance Program's Preferred Risk Policy (PRP).
- PRPs offer the same quality coverage as a Standard Flood Insurance Policy, providing you with both building and contents options.
- PRPs are available in most communities across the country—wherever flood insurance is sold and available to homeowners, condominium unit owners, and renters.

People outside of mapped high-risk flood areas file nearly 25 percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal disaster assistance for flooding. The risk is real, wherever you live.

Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available for flooding—and if it is, it's usually a loan that must be repaid. Isn't buying a PRP a small price to pay for protection from what could be a big, expensive, time-consuming problem?

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL\*

Effective April 1, 2015 for properties currently mapped in B, C, or X Zones<sup>1,2,3</sup>

BUILDING & CONTENTS <sup>4</sup>			CONTENTS ONLY <sup>7</sup>		
COVERAGE	Annual Premium		COVERAGE	Annual Premium	
	w/ Basement or Enclosure <sup>6</sup>	w/o Basement or Enclosure <sup>5</sup>		Contents Above Ground Level More Than One Floor	All Other Locations Basement Only not eligible
\$20,000/8,000	\$167	\$137	\$8,000	\$44	\$66
30,000/12,000	203	173	12,000	63	95
50,000/20,000	262	233	20,000	99	136
75,000/30,000	311	276	30,000	116	160
100,000/40,000	342	308	40,000	130	179
125,000/50,000	359	324	50,000	144	199
150,000/60,000	380	346	60,000	158	219
200,000/80,000	421	380	80,000	186	242
250,000/100,000	452	405	100,000	215	266

**Note:** Properties that have been newly mapped into a high-risk flood area may qualify for an equivalent preferred risk premium through the Properties Newly Mapped rating option. This premium table does not apply to those properties. Contact your agent for a quote.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's principal residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss.

**Note:** Contents located entirely in a basement are not eligible for contents-only coverage.

\* For 1–4 Family Residential. Other residential building and contents coverage combinations are available.

<sup>1</sup> Add a \$25 Homeowner Flood Insurance Affordability Act (HFIAA) surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

<sup>2</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>3</sup> Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.

<sup>4</sup> Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

<sup>5</sup> Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

<sup>6</sup> Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

<sup>7</sup> Use the contents-only coverage section of the premium table for individual residential condominium unit contents-only policies.



FOR MORE INFORMATION, VISIT [FLOODSMART.GOV/RESIDENTIAL](https://floodsmart.gov/residential) OR CALL 1-800-427-2419.